

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew R Kreckie
Debtor

Case No. 25-00026-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Jan 08, 2025

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ Matthew R Kreckie, 54 Blue Spruce Rd., PO Box 340, Albrightsville, PA 18210-0340
5680441	+ Holiday Pocono Civic Assn. Inc, PO Box 57, 2428 SR 534 West, Albrightsville, PA 18210-3769
5680442	+ Kidder Township, 10 Lake Harmony Road, PO BOX 576, Lake Harmony, PA 18624-0576

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jrapa@rapalegal.com	Jan 08 2025 18:53:00	Jason M Rapa, Rapa Law Office, PC, 141 South 1st Street, Lehighton, PA 18235
tr	Email/Text: info@pamdl3trustee.com	Jan 08 2025 18:53:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Jan 08 2025 18:53:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5680438	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 08 2025 19:00:35	Affirm INC., 650 California St., Floor 12, San Francisco, CA 94108-2716
5680439	+ EDI: CAPITALONE.COM	Jan 08 2025 23:47:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5680440	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 08 2025 18:53:00	Dept of Ed/ NELNET, 121 South 13th Street, Lincoln, NE 68508-1904
5680443	^ MEBN	Jan 08 2025 18:45:50	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market St. Suite, 5000, Philadelphia, PA 19106-1541
5680444	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 08 2025 18:53:00	Midland Credit Management, 320 E. Big Beaver Rd., Troy, MI 48083-1271
5680445	+ Email/PDF: ebnotices@pnmac.com	Jan 08 2025 19:00:37	Pennymac Loan Services, 3043 Towngate Road Suite 200, Westlake Village, CA 91361-3027
5680446	^ MEBN	Jan 08 2025 18:45:57	Ratchford Law Group, PC, 54 Glenaura National Blvd., Suite 104, Moosic, PA 18507-2161
5680447	+ Email/Text: cs@securitycreditsservicesllc.com	Jan 08 2025 18:53:00	Security Credit Services, 2653 West Oxford Loop, Oxford, MS 38655-5442

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jason M Rapa	on behalf of Debtor 1 Matthew R Kreckie jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com;reception@rapalegal.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1:	Matthew R Kreckie			Social Security number or ITIN: xxx-xx-3969
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____
				EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania			Date case filed for chapter: 13 1/7/25
Case number:	5:25-bk-00026-MJC			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matthew R Kreckie	
2. All other names used in the last 8 years		
3. Address	54 Blue Spruce Rd. PO Box 340 Albrightsville, PA 18210	
4. Debtor's attorney Name and address	Jason M Rapa Rapa Law Office, PC 141 South 1st Street Lehighton, PA 18235	Contact phone: 610 377-7730 Email: jrapa@rapalegal.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone: (570) 831-2500 Date: 1/8/25

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>*Valid photo ID and proof of Social Security number are required*</p>	<p>Date: February 10, 2025 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. For additional information use the QR code or visit: https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</p>	<p>Location: Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885</p>
<p>8. Deadlines</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p>	<p>Filing deadline: April 11, 2025</p>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: March 18, 2025 Deadline for governmental units to file a proof of claim: Filing deadline: July 6, 2025</p>
	<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>	